TABLE 4 -- §702.106 STANDARD CALCULATION OF RBNW REQUIREMENT Amount of risk portfolio (as percent of quarter-end total Risk weighting Risk portfolio

		1
(a) Long-term real estate loans	0 to 25.00%	.06
(a) Long tom roan obtato realis	over 25.00%	.14
	VIVI 20.0070	
(b) MBLs outstanding	0 to 15.00%	.06
(b) MDLS outstanding	>15.00% to 25.00%	.08
	over 25.00%	.14
	0Vel 23.00%	.14
(2)	December of everyone life. O to 1 years	03
(c) Investments	By weighted-average life: 0 to 1 year	.03
	>1year to 3 years	.06
	>3 years to 10 years	.12
	>10 years	.20
(d) Low-risk assets	All %	.00
` '		
(e) Average-risk assets	All %	.06
(o) / toolage non assault		
(f) Loans sold with recourse	All %	.06
(i) Edans sold with researce	, /	
(g) Unused MBL commitments	All %	.06
(g) Grased WDE contaminations	/ W /V	
(h) Allowance	Limited to equivalent of 1.50% of total loans	(1.00)
(II) Allowance	(expressed as a percent of total assets)	(1.00)

assets) to be multiplied by risk weighting

(expressed as a percent of total assets)

A credit union's RBNW requirement is the sum of eight standard components. A standard component is calculated for each of the

eight risk portfolios, equal to the sum of each amount of a risk portfolio times its risk weighting. A credit union is classified "undercapitalized" if its net worth ratio is less than its applicable RBNW requirement.